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Declaration and P wer of Attorney F r Patent Application

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My residence, post office address and citizenship are as stated next to my name.
I believe I am the original, first and sole inventor fil only one name is listed below) or an original, first and joint inventor fit plural names are listed below) of the subject matter which is claimed and
for which a patent is sought on the invention entitled
ONLINE SETTLEMENT SYSTEM, METHOD
THEREOF AND STORAGE MEDIUM
the specification of which is attached hereto unless the following box is checked:
wee filed on June 5, 2001 se United States Application Number or
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09/873,361 and was amended on (if applicable).
I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.
I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

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